

Message

From: Farak, Sonja (DPH) [/O=COMMONWEALTH OF MASSACHUSETTS/OU=DPH/CN=RECIPIENTS/CN=SFARAK]
Sent: 9/20/2005 11:21:26 AM
To: [REDACTED]
Subject: FW: GIC fall benefit news

-----Original Message-----

From: gicpublicinfo@gic.state.ma.us [mailto:gicpublicinfo@gic.state.ma.us]

Sent: Tuesday, September 06, 2005 7:59 PM

To: Farak, Sonja (DPH)

Subject: GIC fall benefit news

Hot News for Cold Weather

Active Employees' Premiums to Decrease

In accordance with the terms of the Appropriation Act for FY06, most active employees will see their basic life and health insurance premiums decrease effective January 1, 2006.

Stretch Your Paycheck

HCSA and DCAP Open Enrollment

October 11 - November 10

Employees trying to make their paychecks go further should take advantage of the GIC's Pre-Tax Flexible Spending Account Programs, administered by Sentinel Benefits.

Next Year's Annual Enrollment Update

The GIC and our health plans continue to refine our Clinical Performance Improvement Initiative for next year's annual enrollment. Because medical providers – doctors, hospitals and other care givers – vary widely in their use of medical resources and overall quality of care, we and our plans are assessing and rating providers' quality and cost effectiveness.

UBH's Taverly Sousa Works Magic Behind the Scenes

You may never meet her in person, but if you or your family has dealt with difficult and complex mental health issues, chances are, you know Taverly Sousa's work. Commonwealth Indemnity Plan and Navigator by Tufts Health Plan members entering the sometimes confusing and emotionally draining world of mental health care need a compassionate and knowledgeable advocate to help them on the road to recovery.

Minimizing Cancer's Oral Complications

Oral health complications are common in cancer patients. Almost all patients receiving head and neck radiation are affected. Additionally, about 75% of blood and bone marrow transplant recipients and 40% of patients receiving chemotherapy experience them during therapy or after cancer treatment ends.

Talking To Your Child About Alcohol and Drugs Is an Ongoing Dialogue

Teens are confronted with many risky temptations that may have far-reaching effects on their future and their health. Every child – including yours – is at risk for substance abuse as early as middle school. More than 25% of Massachusetts 8th graders have reported using alcohol and nearly 12% have used marijuana.

GIC Q&A

Q) I am the former spouse or legally separated spouse of a Commonwealth employee/retiree who has died and was covered under his/her GIC health coverage. Am I eligible to continue GIC health coverage?

A) GIC health coverage for an employee's /retiree's former spouse or legally separated spouse ends when the employee/retiree dies. Former spouses and legally separated spouses are not eligible for survivor health coverage, but may apply for continuing coverage through COBRA or non-group conversion.

Q) I am an active state employee age 65 or over; which health plan card should I present at a doctor's office or hospital?

A) When visiting a hospital or doctor, present your GIC health plan card to ensure your GIC plan is charged for the visit. If you are still working and are age 65 or over, your GIC health plan is your primary health insurance provider; Medicare (if you have it) is secondary.

For additional answers to common GIC benefit questions, and for GIC forms, see the "Your GIC Records" section of our website.

Check out the **Fall 2005 issue of the GIC's For Your Benefit newsletter**, which includes these topics and more. Active employees receive the newsletter at your agency. You may also download a copy from our website.

